CLAIMS

The embodiments of the invention in which an exclusive property or privilege is claimed are defined as follows:

1   1.   A method for providing a benefit to a customer, comprising:

2   establishing an account for a customer;

3   allowing said customer to increase a first benefit associated with said

4   account, wherein said customer cannot use said first benefit until an activation

5   date associated with said account;

6   associating a second benefit with said account at said activation date;

7   and

8   allowing said customer to use said first benefit and said second benefit

9   after said activation date.

1   2.   The method of claim 1, wherein said establishing an account for a customer

2   includes at least one of the following:

3   associating an account identifier with said customer;

4   providing a notice of said account to said customer;

5   providing a notice of said account to a merchant associated with said

6   account;

7   establishing said account with a zero monetary balance; and

8   establishing said account with a non-zero monetary balance.

1   3.   The method of claim 1, wherein said allowing said customer to increase a first

2   benefit associated with said account, wherein said customer cannot use said first

3   benefit until an activation date associated with said account includes at least one of

4   the following:

5   allowing said customer to associate a monetary amount with said

6   account;

7   allowing said customer to provide money and associating said money

8   with said account;

9   allowing said customer to make a money deposit, said deposit being

10   associated with said account;

11   allowing said customer to increase a zero monetary balance initially

12   associated with said account; and

13   allowing said customer to add to a non-zero monetary balance initially

14   associated with said account.

1   4.   The method of claim 1, wherein said associating a second benefit with said

2 account at said activation date includes at least one of the following:

3   increasing a monetary amount associated with said account;

4   increasing a monetary amount associated with said account in

5 proportion to increases to said monetary amount added by said customer; and

6   increasing a monetary amount associated with said account by a

7 predetermined percentage of increases to said monetary amount added by said

8 customer.

1   5.   The method of claim 1, wherein said allowing said customer to use said first

2 benefit and said second benefit after said activation date includes at least one of the

3 following:

4   allowing said customer to receive said first benefit after said activation

5 date;

6   allowing said customer to receive said second benefit after said

7 activation date;

8   allowing said customer to receive any monetary amounts associated

9 with said account after said activation date; and

10   allowing said customer to use any monetary amounts associated with

11 said account after said activation date.

1   6.   The method of claim 1, further comprising:

2   determining said activation date.

1   7.   The method of claim 1, wherein said first benefit is a monetary amount.

1   8.   The method of claim 1, further comprising:

2   identifying said customer.

1   9.   The method of claim 1, further comprising:

2   providing a notification to said customer indicative of an availability of

3   said account.

1   10.   The method of claim 1, further comprising:

2   providing a notification to said customer indicative of availability of

3   said second benefit.

1   11.   The method of claim 1, further comprising:

2   providing a notification to said customer indicative of said activation

3   date.

1   12.   The method of claim 1, further comprising:

2   determining said second benefit.

1   13.   The method of claim 1, wherein said second benefit is a monetary amount.

1   14.   The method of claim 1, further comprising:

2   providing at least one notification to said customer of an accumulated

3   benefit associated with said account prior to said activation date and after said

4   account is established.

1   15.   The method of claim 1, wherein said first benefit is associated with said

2   account by said customer.

1   16.   The method of claim 1, wherein said account has a zero initial benefit.

1   17.   The method of claim 1, wherein said account has a zero initial benefit until

2   such time as said customer associates said first benefit with said account.

1   18.   The method of claim 1, further comprising:

2   associating said account with a merchant.

1   19.   The method of claim 18, further comprising:

2   allowing said merchant to provide said second benefit.

1   20.   The method of claim 18, further comprising:

2   allowing said merchant to associate a third benefit with said account.

1   21.   The method of claim 1, wherein said account has an associated termination

2   date.

1   22.   The method of claim 1, wherein said second benefit is based on an increased

2   amount of said first benefit provided by said customer.

1   23.   The method of claim 1, further comprising:

2   providing a notice of said account to a merchant associated with said

3   account;

1   24.   The method of claim 1, further comprising:

2   identifying a merchant associated with said account.

1   25.   A method for providing a benefit to a customer, comprising:

2   establishing an account for a customer on a first date, wherein said

3   account has an associated monetary amount and said customer cannot decrease

4   said monetary amount until a second date;

5   allowing said customer to increase said monetary amount after said

6   first date;

7   increasing said monetary amount at said second date; and

8   allowing said customer to decrease said monetary amount associated

9   with said account after said second date.

1   26.   The method of claim 25, further comprising:

2   determining a merchant associated with said account.

1   27.   The method of claim 26, further comprising:

2   providing a notification of said account to said merchant.

1   28.   The method of claim 26, further comprising:

2   providing a notification of said merchant to said customer.

1   29.   The method of claim 25, wherein said allowing said customer to decrease said

2   monetary amount associated with said account after said second date includes at least

3   one of the following:

4   allowing said customer to receive said monetary amount after said

5   second date; and

6   allowing said customer to use said monetary amount after said second

7   date.

1   30.   The method of claim 25, wherein said monetary amount is zero when account

2   is established.

1   31.   The method of claim 25, further comprising:

2   determining said second date.

1   32.   The method of claim 25, further comprising:

2   providing a notification to said customer of said second date.

1   33.   The method of claim 25, further comprising:

2   providing a notification to said customer of an availability of an

3   increase to said monetary amount.

1   34.   The method of claim 25, further comprising:

2   providing a notification to said customer of an availability of an

3   increase to said monetary amount and at least one criterion that must be met

4   for said customer to obtain said increase.

1   35.   The method of claim 25, further comprising:

2   offering said account to said customer.

1   36.   The method of claim 25, further comprising:

2   selecting said customer.

1   37.   The method of claim 25, further comprising:

2   providing at least one notification to said customer indicative of a

3   monetary amount associated with said account.

1   38.   The method of claim 25, further comprising:

2   associating said account with a merchant.

1   39.   The method of claim 38, further comprising:

2   allowing said merchant to increase said monetary amount.

1   40.   The method of claim 38, further comprising:

2   allowing said merchant to associate a benefit with said account.

1   41.   The method of claim 25, further comprising:

2   determining how much to increase said monetary amount at said

3   second date

1   42.   The method of claim 25, wherein said account has a zero monetary amount

2   associated with it until such time as said customer increases said monetary amount.

1   43.   A method for providing a benefit to a customer, comprising:

2   establishing an account for a customer on a first date, wherein said

3 account has an associated monetary amount and said customer cannot decrease

4 said monetary amount until an activation date;

5   providing a notification to said customer indicative of availability of an

6 increase to said monetary amount benefit at said second date an a criterion

7 associated with said increase to said monetary amount;

8   allowing said customer to increase said monetary amount after said

9 first date and before said second date;

10   increasing said monetary amount at said second date if said customer

11 satisfies said criterion; and

12   allowing said customer to decrease said monetary amount after said

13 activation date.

1   44.   The method of claim 43, further comprising:

2   determining if said customer has satisfied said criterion.

1   45.   The method of claim 43, further comprising:

2   determining said criterion.

1   46.   The method of claim 43, further comprising:

2   determining an amount to increase said monetary amount at said

3 second date.

1   47.   The method of claim 43, wherein said account has zero monetary amount

2 associated with it until such time as said customer increases said monetary amount.

1   48.   The method of claim 43, wherein said activation date is said second date.

1   49.   The method of claim 43, wherein said activation date is later than said second

2 date.

1 50. A system for providing a benefit to a customer, comprising:

2 a memory;

3 a communication port; and

4 a processor connected to said memory and said communication port,

5 said processor being operative to

6 establish an account for a customer;

7 allow said customer to increase a first benefit associated with

8 said account, wherein said customer cannot use said first benefit until

9 an activation date associated with said account;

10 associate a second benefit with said account at said activation

11 date; and

12 allow said customer to use said first benefit and said second

13 benefit after said activation date.

1 51. A computer program product in a computer readable medium for providing a

2 benefit to a customer, comprising:

3 first instructions for associating an account with a customer;

4 second instructions for increasing a first benefit associated with said

5 account, wherein said customer cannot use said first benefit until an activation

6 date associated with said account;

7 third instructions for adding a second benefit to said account at said

8 activation date; and

9 fourth instructions for granting use by said customer to said first

10 benefit and said second benefit after said activation date.